

<i>SERFF Tracking Number:</i>	<i>FRCS-125722242</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Alternative Insurance Corp</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>4940-R</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0004 Pet Insurance Plans</i>
<i>Product Name:</i>	<i>Pet Health Policies, Supplemental Forms and Rating</i>		
<i>Project Name/Number:</i>	<i>AAIC/61.1/61.1</i>		

Filing at a Glance

Company: American Alternative Insurance Corp

Product Name: Pet Health Policies, Supplemental Forms and Rating SERFF Tr Num: FRCS-125722242 State: Arkansas

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 09.0004 Pet Insurance Plans

Co Tr Num: 4940-R

State Status: Fees verified and received

Filing Type: Rate

Co Status: None

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: Johnna Kemp

Disposition Date: 07/23/2008

Date Submitted: 07/03/2008

Disposition Status: Filed

Effective Date Requested (New): 07/03/2008

Effective Date (New):

Effective Date Requested (Renewal): 07/03/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AAIC/61.1

Status of Filing in Domicile: Pending

Project Number: 61.1

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 07/23/2008

State Status Changed: 07/07/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This filing is being submitted by First Consulting and Administration, Inc. on behalf of American Alternative Insurance Corporation (AAIC).

A signed Third Party Authorization letter is attached.

The requested effective date is 7/03/08. However, AAIC prefers an earlier effective date coincident with the date of your

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approval, if approval occurs prior to 7/3/08.

The filing is being submitted in accordance with the filing laws and regulations of your jurisdiction.

With this filing, AAIC is introducing a pet insurance product. This product provides coverage that reimburses the pet owner for expenses incurred and arising from covered incidents and services. The various Plans are described below:

CORE PLANS

1. Basic Plan - During a policy year, this plan covers (1) accidental injury or illness of the pet; (2) boarding kennel fees; and (3) advertising and reward expenses.

2. Preferred Plan - During a policy year, this plan covers (1) accidental injury or illness of the pet; (2) boarding kennel fees; (3) advertising and reward expenses; (4) loss by theft or straying; and (5) trip cancellation.

3. Preferred Plus Plan - During a policy year, this plan covers (1) accidental injury or illness of the pet; (2) boarding kennel fees; (3) advertising and reward expenses; (4) loss by theft or straying; (5) trip cancellation; and (6) burial or cremation expenses.

LIMITED PLANS

1. EmergencyFirst Plan - During a policy year, the basic limits of liability are for all claims arising from life-threatening accidental injury while the pet is reported lost and injured.

2. Adoption Plan -During a policy year, the basic limits of liability are for claims arising from accidental injury or illness of a pet adopted from a humane organization.

3. WarrantyFirst Plan -During a policy period of 30 days, the basic limits of liability are for claims arising from accidental injury or illness of a pet that is purchased from a pet specialty retailer.

4. MyFirst Plan -During a policy year, the basic limits of liability are for claims arising from accidental injury or illness of a

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pet adopted from a humane organization or pet specialty retailer.

5. FirstCoverage Plan - During a policy year, the basic limits of liability are for claims arising from accidental injury or illness of a pet.

6. TravelFirst Plan - During a policy year, the basic limits of liability are for claims arising from an accident arising from a pet being injured as a result of riding in a car during an auto collision.

7. AccidentFirst Plan - During a policy year, the basic limits of liability are for claims from an accidental injury of a pet.

8. SeniorsFirst Plan - During a policy year, the basic limits of liability are for claims arising from accidental injury or illness of a pet older than 10 years of age and the insured is a first-time policyholder.

9. Paws Plan Policy - During a policy year, the basic limits of liability are for claims arising from accidental injury or illness of a pet.

Coverage Options

Insureds may elect to purchase additional coverage for:

- Routine veterinary and related expenses
- Breeders' veterinary care and related expenses
- Prescription Food coverage
- Hereditary/Chronic coverage

In addition, there are two waivers that can be added by AAIC :

- Pet Resort amends the 14 day wait on illness for boarded pets.
- Illness Wait waiver to any policy with a 14-day waiting period on Illness.

RATES

The rates and coverages of competitors were reviewed as the initial basis to develop rates, with heavy reliance on VPI Pet Insurance, which is the current market leader. AAIC's proposed plan is similar, but its rating plan is simpler for the consumer to understand. Underwriting judgment was used in determining the final rates within the broad range of

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competitors' rates which vary by territory, breed and coverage sub-limits. Under the proposed plan, insurance consumers will be able to view published pricing and select the plan that best meets their individual needs, which should result in higher customer satisfaction. An additional benefit of this structure is that it is relatively simple and straightforward for the company to administer.

All plans cover numerous medical problems and conditions related to accidental injuries, emergencies, poisonings and illnesses, including cancer. The three core plans - Basic, Preferred, and Preferred Plus, provide limits as follows: The Basic Plan has a limit of \$1,500 per incident or illness and a maximum benefit of \$7,500 per policy period (12 months). The Preferred Plan has limits of \$2,500 per incident and has a maximum benefit of \$12,000 per policy period. The Preferred Plus Plan has limits of \$3,500 per incident and has a maximum benefit of \$15,000 per policy period. All core plans carry a \$50 per covered incident deductible and reimburse 90% of expenses for eligible coverages. Limited plans provide per covered incident limits of \$250 to \$3,000, depending upon the plan, with deductibles of \$50 for all plans except Seniors First and Emergency First which carry a \$100 deductible. The limited plans provide 100% reimbursement of expenses for eligible coverages except Seniors First (80%) and Paws (90%).

Thank you. Please advise if you have any additional questions or require additional information.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Diane Lindsey, CPCU, Senior Compliance Analyst
diane.lindsey@firstconsulting.com

1020 Central
Kansas City, MO 64105-1670
(800) 927-2730 [Phone]
(816) 391-2755[FAX]

Filing Company Information

American Alternative Insurance Corp	CoCode: 19720	State of Domicile: Delaware
P.O. Box 5241	Group Code: 361	Company Type: Property & Casualty
Princeton, NJ 08543-5241	Group Name: Munich Reinsurance Group	State ID Number:
(609) 243-4200 ext. [Phone]	FEIN Number: 52-2048110	

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TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0004 Pet Insurance Plans*
Product Name: *Pet Health Policies, Supplemental Forms and Rating*
Project Name/Number: *AAIC/61.1/61.1*

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Filing fee \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Alternative Insurance Corp	\$100.00	07/03/2008	21247467

SERFF Tracking Number:	FRCS-125722242	State:	Arkansas
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Project Name/Number:	AAIC/61.1/61.1		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/23/2008	07/23/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	07/07/2008	07/07/2008	Travis Mears	07/22/2008	07/22/2008
Pending Industry Response	Becky Harrington	07/07/2008	07/07/2008			

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection letter	Note To Filer	Becky Harrington	07/07/2008	07/07/2008

<i>SERFF Tracking Number:</i>	<i>FRCS-125722242</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 07/23/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Arkansas Code Annotated §23- 67-211(a)(1) requires every authorized insurer to file with the Commissioner all rates and supplementary rate information and all changes and amendments made by it for use in this State at least twenty (20) days before they become effective. Your filing was completed on the date above and cannot be effective for 20 days after that date.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Authoization	Filed	Yes
Rate	Pet Insurance Rate Summary Page - Edition (1-08)	Filed	Yes
Rate	Rate-Rule Manual DL041708	Filed	Yes

SERFF Tracking Number: FRCS-125722242 State: Arkansas
Filing Company: American Alternative Insurance Corp State Tracking Number: EFT \$100
Company Tracking Number: 4940-R
TOI: 09.0 Inland Marine Sub-TOI: 09.0004 Pet Insurance Plans
Product Name: Pet Health Policies, Supplemental Forms and Rating
Project Name/Number: AAIC/61.1/61.1

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/07/2008
Submitted Date 07/07/2008

Respond By Date

Dear Diane Lindsey, CPCU,

This will acknowledge receipt of the captioned filing.

Objection 1

- Pet Insurance Rate Summary Page - Edition (1-08) (Rate)

Comment: Explain Routine 220 and 100 and "buckets".

Objection 2

- Pet Insurance Rate Summary Page - Edition (1-08) (Rate)

Comment: Define or explain Family Plan 2 and 3.

Objection 3

No Objections

Comment: Provide the rule pages for this program.

Objection 4

No Objections

Comment: How is the program marketed?

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/22/2008
Submitted Date 07/22/2008

SERFF Tracking Number: FRCS-125722242 State: Arkansas
Filing Company: American Alternative Insurance Corp State Tracking Number: EFT \$100
Company Tracking Number: 4940-R
TOI: 09.0 Inland Marine Sub-TOI: 09.0004 Pet Insurance Plans
Product Name: Pet Health Policies, Supplemental Forms and Rating
Project Name/Number: AAIC/61.1/61.1

Dear Becky Harrington,

Comments:

Response 1

Comments: Becky,

In response to your objection of 7/7/08:

Objection #1 – “Buckets” refers to the procedures that are covered by each policy. These are listed in the endorsements. There are five procedures covered by the Routine 220 Endorsement and three are covered by the Routine 100 Endorsement. The term “buckets” does not refer to rates but rather to the forms.

Objection #2 – Family Plan 2 and Family Plan 3 refer to the three core policies, Basic, Preferred and Preferred Plus when there are multiple pets covered. Family Plan 2 covers two pets and Family Plan 3 covers three pets. The policy’s accident and illness limits are shared among the pets covered which can be comprised of all dogs, all cats, or a mix of the two. However, the coverage limits associated with any endorsements that are attached apply to each pet separately (i.e. not shared). In addition, endorsements selected must be consistent across all pets in the Family Plan. For example, if the customer only wanted the Routine Care 220 endorsement on one of three pets then he/she must get it for all the pets, or choose an individual plan for that particular pet.

Objection #3 – The rule pages are attached and are being added to the rate/rule schedule. We are sending the additional filing fee of \$25.00 by EFT.

Objection #4 – With regard to the marketing of the policies, a prospective insured may independently purchase coverage over the internet or may obtain an informational brochure distributed by various retail operations, pet adoption agencies, veterinarians, etc. The brochures furnish information on the manner in which the prospective insured may purchase coverage.

The company understands that in accordance with Regulation 23, Section 7.A. , the filing may not be implemented until 20 days after you receive this information.

I trust this will give you sufficient information to complete your review. However, if you should have questions or need additional information, please do not hesitate to contact me.

Sincerely,

Diane Lindsey, CPCU
1-800-927-2730 Ext. 2734

SERFF Tracking Number: FRCS-125722242 State: Arkansas
Filing Company: American Alternative Insurance Corp State Tracking Number: EFT \$100
Company Tracking Number: 4940-R
TOI: 09.0 Inland Marine Sub-TOI: 09.0004 Pet Insurance Plans
Product Name: Pet Health Policies, Supplemental Forms and Rating
Project Name/Number: AAIC/61.1/61.1

Related Objection 1

Applies To:

- Pet Insurance Rate Summary Page - Edition (1-08) (Rate)

Comment:

Explain Routine 220 and 100 and "buckets".

Related Objection 2

Applies To:

- Pet Insurance Rate Summary Page - Edition (1-08) (Rate)

Comment:

Define or explain Family Plan 2 and 3.

Related Objection 3

Comment:

Provide the rule pages for this program.

Related Objection 4

Comment:

How is the program marketed?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate-Rule Manual DL041708		New	

Sincerely,
Johnna Kemp

SERFF Tracking Number: *FRCS-125722242* *State:* *Arkansas*
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Company Tracking Number: *4940-R*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0004 Pet Insurance Plans*
Product Name: *Pet Health Policies, Supplemental Forms and Rating*
Project Name/Number: *AAIC/61.1/61.1*

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/07/2008

Submitted Date 07/07/2008

Respond By Date

Dear Diane Lindsey, CPCU,

This will acknowledge receipt of the captioned filing.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

SERFF Tracking Number: *FRCS-125722242* *State:* *Arkansas*
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Company Tracking Number: *4940-R*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0004 Pet Insurance Plans*
Product Name: *Pet Health Policies, Supplemental Forms and Rating*
Project Name/Number: *AAIC/61.1/61.1*

Note To Filer

Created By:

Becky Harrington on 07/07/2008 09:31 AM

Subject:

Objection letter

Comments:

There are two objection letters showing on the filing. One did not show the actual objections. Not sure what happened. Please disregard it.

Thanks.

Becky

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Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	
Overall Percentage of Last Rate Revision:	
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
American Alternative Insurance Corp	%	%				%	%

<i>SERFF Tracking Number:</i>	<i>FRCS-125722242</i>	<i>State:</i>	<i>Arkansas</i>
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Pet Insurance Rate Summary Page - Edition (1-08)	Page 1	New	Rate Summary Page - (DL 041708).pdf
Filed	Rate-Rule Manual DL041708		New	Rate-Rule Manual _DL041708_.pdf

PET INSURANCE - RATE SUMMARY PAGE
AMERICAN ALTERNATIVE INSURANCE CORPORATION (AAIC)

Coverage Options	Pet's Age	Type	Per Incident	Per Annual	Deductible	%	Cat (Individual plan)	Dog (Individual plan)	Family Plan 2	Family Plan 3
Core Policy Forms										
Monthly Rates (unless noted otherwise)										
Basic	8wks & < 10 yrs	Accident/Illness/Supl.	\$1,500	\$7,500 ^{a)}	\$50	90%	\$19.95	\$24.95	\$41.00	\$49.00
Preferred	8wks & < 10 yrs	Accident/Illness/Supl.	\$2,500	\$12,000 ^{b)}	\$50	90%	\$21.70	\$31.70	\$43.50	\$54.25
Preferred Plus	8wks & < 10 yrs	Accident/Illness/Supl.	\$3,500	\$15,000 ^{c)}	\$50	90%	\$33.70	\$41.70	\$62.50	\$84.25
Must have been a policyholder prior to pet turning 10 yrs of age:										
Basic	10-12 yrs	Accident/Illness/Supl.	\$1,500	\$7,500 ^{a)}	\$50	90%	\$27.95	\$34.95	NA	NA
Preferred	10-12 yrs	Accident/Illness/Supl.	\$2,500	\$12,000 ^{b)}	\$50	90%	\$30.70	\$44.70	NA	NA
Preferred Plus	10-12 yrs	Accident/Illness/Supl.	\$3,500	\$15,000 ^{c)}	\$50	90%	\$47.70	\$59.70	NA	NA
Basic	13-15 yrs	Accident/Illness/Supl.	\$1,500	\$7,500 ^{a)}	\$50	90%	\$33.95	\$42.95	NA	NA
Preferred	13-15 yrs	Accident/Illness/Supl.	\$2,500	\$12,000 ^{b)}	\$50	90%	\$37.70	\$55.70	NA	NA
Preferred Plus	13-15 yrs	Accident/Illness/Supl.	\$3,500	\$15,000 ^{c)}	\$50	90%	\$58.70	\$73.70	NA	NA
Basic	16+ yrs	Accident/Illness/Supl.	\$1,500	\$7,500 ^{a)}	\$50	90%	\$41.95	\$52.95	NA	NA
Preferred	16+ yrs	Accident/Illness/Supl.	\$2,500	\$12,000 ^{b)}	\$50	90%	\$46.70	\$68.70	NA	NA
Preferred Plus	16+ yrs	Accident/Illness/Supl.	\$3,500	\$15,000 ^{c)}	\$50	90%	\$72.70	\$91.70	NA	NA
Limited Forms										
Monthly Rates (unless noted otherwise)										
Emergency/First (Lost Pet/Medical)	Any	Lost & Injured	\$2,000	\$100	100%		\$4.00 Annual	NA	NA	NA
Adoption	Any	Accident/Illness	\$250	\$50	100%		\$9.95	NA	NA	NA
Any	Any	Accident/Illness	\$500	\$500	100%		\$14.95	NA	NA	NA
Warranty/First (covers retailer for 30 days)	Upon Sale	Accident/Illness	\$500	\$50	100%		Up to \$25.00 One-Time	NA	NA	NA
MyFirst	Any	Accident/Illness	\$250/\$500	\$500/\$1K	100%		\$9.95 mth 1 & \$14.95	NA	NA	NA
FirstCoverage	8 wks & < 10 yrs	Accident/Illness	\$500	\$1,000	100%		\$14.95	NA	NA	NA
Travel/First (Auto Collision)	Any	Traveling & Injured	\$500	\$50	100%		\$1.00 Annual	NA	NA	NA
Any	Any	Traveling & Injured	\$1,000	\$50	100%		\$2.00 Annual	NA	NA	NA
Accident/First	Any	Accident	\$500	\$50	100%		\$7.95	NA	NA	NA
Any	Any	Accident	\$1,000	\$50	100%		\$9.95	NA	NA	NA
Any	Any	Accident	\$2,000	\$50	100%		\$13.95	NA	NA	NA
Any	Any	Accident	\$3,000	\$50	100%		\$16.95	NA	NA	NA
Seniors/First (1st time policyholders)	10 > yrs	Accident/Illness	\$2,000	\$100	80%		\$61.95	NA	NA	NA
Paws \$2K Annual Max	8wks & < 10 yrs	Accident/Illness	\$1,000 of Illness \$1,000 of Accident	\$50	90%		\$14.95	\$19.95	\$29.00	\$39.00

Endorsements to Policies										
Monthly Rates (unless noted otherwise)										
Routine 220	8wks +	Wellness	\$220 per pet (5 buckets)	n/a	90%		\$8.25 per pet			
Routine 100	8wks +	Wellness	\$100 per pet (3 buckets)	n/a	90%		\$5.00 per pet			
Breeders	8 wks + (mother)	ER C-section, infection, Eclampsia, mastitis	\$500 max aggregate	\$50	90%		\$10.00 per pet			
Prescription Food	8wks +	Illness	25% max of per incident or \$250 max	\$50	90%		\$5.00 per pet			
Hereditary/Chronic (not preexisting)	8wks +	Illness	25% max of per incident	per policy			\$20.00 per pet			
Hereditary/Chronic (not preexisting)	8wks +	Illness	100% max of per incident	per policy			\$50.00 per pet			
Pet Resort	Amends the 14 day wait on illness for boarded pets									
Illness Waiting Period	Waives the 14 day wait on illness									

Notes (a, b, c): the Core Policy annual limits include the following supplemental benefits with NO deductible:

Advertising/Reward	Basic	Preferred Plus
Boarding/Kennel Fees	\$250	\$400
Loss by Theft or Straying	\$250	\$500
Trip Cancellation	n/a	\$250
Burial or Cremation	n/a	\$500
	n/a	\$100

Pet Insurance Program Rate/Rule Manual

Rating Plan – Overview

The rates for the various Coverage Options are displayed on the Rate Summary Page. Rates do not vary by the breed or location of the pet. Rates also do not vary for pets under 10 years of age. Therefore, the rating methodology is quite simple.

Options are available for covering individual dogs or cats (“Individual Plans”), as well as “Family Plans” which offer the consumer the ability to insure up to three pets under one policy (can be mix of cats and dogs). Each pet in a Family Plan shares the plan’s accident/illness limits, thereby offering a more affordable coverage option for multi-pet households. Under a Family Plan, endorsements such as the Routine Care endorsements still may be purchased individually for each pet.

Rating Methodology

The rating steps are outlined in the example below:

Step One: Determine the Coverage Option(s) desired.

Example: Insured chooses the Basic coverage option for their individual two year old dog, along with the Routine 100 Endorsement.

Step Two: Determine the Monthly Premium from the Rate Summary Page:

Basic Dog Policy	= \$24.95
Routine100 Rider	= <u>\$ 5.00</u>
TOTAL Monthly Rate	= \$29.95

Step Three: Apply any applicable premium discounts, as outlined below.

Premium Discounts

The following premium discounts are available:

- Annual Payment Discount: for annual payment in full, a \$12.00 discount applies, as calculated in the example below:

$\$29.95 \text{ monthly premium} \times 12 \text{ months} = \$359.40 - \$12.00 \text{ discount} = \mathbf{\$347.40}$

- Internet Purchase: when coverage is purchased on-line, a one time premium discount of up to \$20 applies.

- Employee/Member Group Discounts: Pet Insurance has become a popular benefit offered by employers and other organizations to their employees/members. The administration and funding of such plans varies. A premium discount of 10% applies to the rating of Individual Plans written through employers/organizations with greater than 50 eligible employees/members. This discount applies to the core policy form rate. Family Plans are not eligible for the discount.
- Veterinarian Professional Discount: Veterinarian clinics have the option to sign up their entire staff for coverage and make one consolidated monthly payment by check on behalf of their entire staff. A premium discount of 10% applies to the rating of Individual Plans written through such veterinarian clinics. This discount applies to the core policy form rate. Family Plans are not eligible for the discount.

In addition, a \$1.00 monthly discount applies to the otherwise applicable premium for each staff member, in consideration of the efficiency of the consolidated payment. This discount applies to both Individual Plans and Family Plans.

<i>SERFF Tracking Number:</i>	<i>FRCS-125722242</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Alternative Insurance Corp</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>4940-R</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0004 Pet Insurance Plans</i>
<i>Product Name:</i>	<i>Pet Health Policies, Supplemental Forms and Rating</i>		
<i>Project Name/Number:</i>	<i>AAIC/61.1/61.1</i>		

Supporting Document Schedules

Satisfied -Name:	Authoization	Review Status:	
Comments:		Filed	07/23/2008
Attachment:			
Authorization - dist.pdf			



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Princeton, NJ 08543-5241

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April 2, 2008

To Whom it May Concern:

RE: Letter of Filing Authorization
American Alternative Insurance Corporation (AAIC) – NAIC No. 0361-19720
Filing Authority: Pet Health Insurance

Dear Sir/Madam:

This letter hereby authorizes First Consulting and Administration, Inc. to submit Pet Health Insurance rate, rule and form filings, on behalf of American Alternative Insurance Corporation (AAIC), to the appropriate state insurance departments or bureaus and to participate in all related communications needed to secure approval or acknowledgment from such departments or bureaus.

This authorization shall remain in effect unless we revoke it in writing.

Sincerely,

A handwritten signature in black ink, appearing to read "Stephen J. Corbett", with a long horizontal flourish extending to the right.

Stephen J. Corbett, CPCU
Vice President of Product Support
American Alternative Insurance Corporation
555 College Road East
Princeton, NJ 08543
Te. #: (609)243-5620
scorbett@munichreamerica.com

cc: D. Umphress
D. Di Matteo